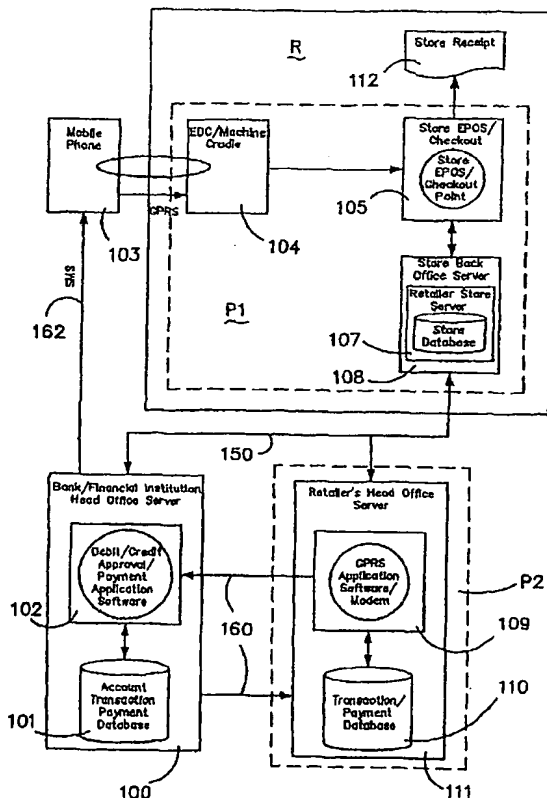


(10) International Publication Number
WO 2005/017795 A1

- [Continued on next page]*

(57) Abstract: A payment transaction system and method is disclosed which has a central facility (100, 200) which has an approval payment processor and a transaction payment database for maintaining accounts relating to customers. The approval payment processor interrogates the database to determine whether a payment should be improved based on the status of the account. A retail processor (P1) receives input payment data from a consumer's mobile telephone relating to the purchase of products so that the payment data can be received by the central facility for approval or declining the payment. The retail processor (P1) has an EPOS checkout terminal and a store database and communicates with a retailer head office processor. The mobile phone is provided with a preset template for facilitating input of data.





TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI,

Published:

— with international search report

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.